

### **Amendments to the Claims**

Please amend, without prejudice, the claims as shown in the following listing of claims and consider the subsequent remarks. This listing of claims replaces all prior versions and all prior listings of claims in the application.

#### **Listing of Claims**

Claims 1-20 (Canceled)

21. (Currently Amended) A method for enabling users to make decisions by modeling tradeoffs between a plurality of personal goals, comprising:

- (a) receiving information from a user including information related to a cash flow of the user;
- (b) graphically presenting to the user a plurality of goals based upon the information provided from the user, wherein the plurality of goals are related to the cash flow of the user;
- (c) allowing the user to select at least one goal of the plurality of goals;
- (d) presenting to the user a plurality of the user preferences for each selected goal, the user preferences including for each selected goal an adjustable time indicia and an adjustable quality indicia, wherein the adjustable time indicia denotes a time when the user prefers to achieve the goal and the adjustable quality indicia denotes the quality of the goal preferred by the user;
- (e) allowing the user to make an adjustment to user preferences related to one of the selected goals;
- (f) determining an impact of the adjustment on attaining the remaining goals; and
- (g) graphically presenting to the user the impact of the adjustment on attaining the plurality of goals by again presenting simultaneously the plurality of goals as adjusted, wherein graphically presenting the impact of the adjustment comprises displaying a plurality of images, each representing a goal, and altering the appearance of at least one of the images to reflect an inverse relationship between the time indicia or the quality indicia of the adjusted goal and the time indicia or the quality indicia of one or more of the other goals.

22. (Previously presented) The method of claim 21 wherein the goals are interrelated financial goals.

23. (Previously presented) A method as recited in claim 22 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

24. (Previously presented) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals;
- (b) allowing the user to make an adjustment to the priority indicia;
- (c) adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

25. (Previously presented) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable time indicia for the selected goal;
- (b) allowing the user to make an adjustment to the time indicia;
- (c) adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

26. (Previously presented) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable quality indicia for the selected goal;
- (b) allowing the user to make an adjustment to the quality indicia;
- (c) adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

27. (Previously presented) A method as recited in claim 21 wherein the step of allowing the user to make an adjustment further comprises:

- (a) presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;
  - (b) allowing the user to make an adjustment to the favoritism indicia;
  - (c) adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.
28. (Previously presented) The method of claim 22 further comprising:  
creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.
29. (Previously presented) The method of claim 28 further comprising:  
creating at least one offering targeted to the user profile for achieving the goal.
30. (Previously presented) The method of claim 29 further comprising:  
transmitting the at least one targeted offering to the user.
31. (Previously presented) A method as recited in claim 30 wherein the transmission of the matched offering to the user is done using a computer network.
32. (Previously presented) A method as recited in claim 31 wherein the network is the Internet.
33. (Previously presented) The method of claim 29 further comprising :  
using the user profile information as market intelligence.
34. (Previously presented) The method of claim 29 wherein the targeted offering is a financial instrument.
35. (Previously presented) A method as recited in claim 29 further comprising:  
notifying at least one provider of the suggested targeted offering when the user changes a preference related to attaining one or more of the goals.
36. (Previously presented) A method as recited in claim 29 wherein the offering includes at least one of a product and a service.

37. (Previously presented) A method as recited in claim 28 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

38. (Previously presented) A method as recited in claim 30 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

39. (Previously presented) A method as recited in claim 29 further comprising:  
storing the targeted offering in a database.

40. (Cancelled)

41. (Previously presented) A method as recited in claim 21 wherein each of the goals has a range of options, which can be further selected by the user, the method further comprising:

- (a) displaying at least one provider for providing an option corresponding to a selected goal;
- (b) allowing the user to select a preferred provider;
- (c) allowing the user to select at least one option provided by the selected provider; and
- (d) allowing the user to add the selected option to the range of options for the goal.

42. (Previously presented) The method of claim 41 wherein each option has a range of features, further comprising:

- (a) displaying the range of options for a goal;
- (b) allowing the user to select one of the options based on the adjusted preference;
- (c) displaying at least one provider for providing an option corresponding to a selected goal;
- (d) allowing the user to select the provider;

- (e) allowing the user to select at least one option provided by the selected provider;
- (f) allowing the user to select at least one feature provided by the selected provider for the selected option; and
- (g) allowing the user to add the selected feature to the range of features corresponding to the selected option.

43. (Previously presented) A method as recited in claim 41 wherein a list containing a plurality of providers is displayed and the selected provider is selected from the list of providers.

44. (Previously presented) A method as recited in claim 41 wherein the at least one option includes a plurality of features, the method further comprising:

- (a) presenting to the user the plurality of features;
- (b) allowing the user to select at least one of the plurality of features for the selected option.

45. (Previously presented) A method as recited in claim 41 further comprising :  
utilizing a network to display information relating to the provider.

46. (Cancelled)

47. (Previously presented) A method as recited in claim 41 further comprising:

- (a) presenting to the user at least one insurance provider;
- (b) allowing the user to select an insurance provider whose product can be employed to attain the goal.

48. (Previously presented) A method as recited in claim 41 further comprising:  
displaying features of the selected option.

49. (Previously presented) A method as recited in claim 41 further comprising:

- (a) presenting to the user an indicia of desirability for the selected option; and

- (b) allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by adjusting the indicia of desirability.

50. (Currently Amended) A computer system for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:

- (a) means for receiving information from a user including information related to a cash flow of the user;
- (b) means for graphically presenting to the user a plurality of goals based upon the information provided from the user wherein the plurality of goals are related to the cash flow of the user;
- (c) means for allowing the user to select at least one goal of the plurality of goals;
- (d) means for presenting to the user a plurality of the user preferences for each selected goal, the user preferences including for each selected goal an adjustable time indicia and an adjustable quality indicia, wherein the adjustable time indicia denotes a time when the user prefers to achieve the goal and the adjustable quality indicia denotes the quality of the goal preferred by the user;
- (e) means for allowing the user to make an adjustment to user preferences related to one of the selected goals;
- (f) means for determining an impact of the adjustment on attaining the remaining goals; and
- (g) means for graphically presenting to the user the impact of the adjustment on attaining the plurality of goals by again presenting simultaneously the plurality of goals as adjusted, wherein the means for graphically presenting the impact of the adjustment comprises a means for displaying a plurality of images, each representing a goal, and a means for altering the appearance of at least one of the images to reflect an inverse relationship between the time indicia or the quality indicia of the adjusted goal and the time indicia or the quality indicia of one or more of the other goals.

51. (Previously presented) The computer system of claim 50 wherein the goals are interrelated financial goals.

52. (Previously presented) A computer system as recited in claim 50 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.
53. (Previously presented) A computer system as recited in claim 50 further comprising:
- (a) means for presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals;
  - (b) means for allowing the user to make an adjustment to the priority indicia;
  - (c) means for adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.
54. (Previously presented) A computer system as recited in claim 50 further comprising:
- (a) means for presenting to the user an adjustable time indicia for the selected goal;
  - (b) means for allowing the user to make an adjustment to the time indicia;
  - (c) means for adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.
55. (Previously presented) A computer system as recited in claim 50 further comprising:
- (a) means for presenting to the user an adjustable quality indicia for the selected goal;
  - (b) means for allowing the user to make an adjustment to the quality indicia;
  - (c) means for adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.
56. (Previously presented) A computer system as recited in claim 50 further comprising:
- (a) means for presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;
  - (b) means for allowing the user to make an adjustment to the favoritism indicia;
  - (c) means for adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

57. (Previously presented) The computer system of claim 51 further comprising:  
means for creating a user profile for facilitating targeted advertising based on the  
user information, user goals and adjusted preferences.
58. (Previously presented) The computer system of claim 57 further comprising:  
means for creating at least one offering targeted to the user profile for achieving the  
goal.
59. (Previously presented) The computer system of claim 58 further comprising:  
means for transmitting the at least one targeted offering to the user.
60. (Previously presented) The computer system as recited in claim 59 wherein the  
transmission of the matched offering to the user is done using a computer network.
61. (Previously presented) The computer system as recited in claim 60 wherein the  
network is the Internet.
62. (Previously presented) The computer system of claim 58 further comprising:  
means for using the user profile information as market intelligence.
63. (Previously presented) The computer system of claim 58 wherein the targeted  
offering is a financial instrument.
64. (Previously presented) A computer system as recited in claim 58 further  
comprising:  
means for notifying at least one provider of the suggested targeted offering when  
the user changes a preference related to attaining one or more of the  
goals.
65. (Previously presented) A computer system as recited in claim 58 wherein the  
offering includes at least one of a product and a service.



66. (Previously presented) A computer system as recited in claim 57 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

67. (Previously presented) A computer system as recited in claim 59 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

68. (Previously presented) A computer system as recited in claim 58 further comprising:  
means for storing the targeted offering in a database.

69. (Cancelled)

70. (Previously presented) A computer system as recited in claim 50 wherein each of the goals has a range of options which can be further selected by the user, the method further comprising:

- (a) means for displaying at least one provider for providing an option corresponding to a selected goal;
- (b) means for allowing the user to select a preferred provider;
- (c) means for allowing the user to select at least one option provided by the selected provider; and
- (d) means for allowing the user to add the selected option to the range of options for the goal.

71. (Previously presented) The computer system of claim 70 wherein each option has a range of features, further comprising:

- (a) means for displaying the range of options for a goal;
- (b) means for allowing the user to select one of the options based on the adjusted preference;
- (c) means for displaying at least one provider for providing an option corresponding to a selected goal;
- (d) means for allowing the user to select the provider;

- (e) means for allowing the user to select at least one option provided by the selected provider;
- (f) means for allowing the user to select at least one feature provided by the selected provider for the selected option; and
- (g) means for allowing the user to add the selected feature to the range of features corresponding to the selected option.

72. (Previously presented) A computer system as recited in claim 70 wherein a list containing a plurality of providers is displayed and the selected provider is selected from the list of providers.

73. (Previously presented) A computer system as recited in claim 70 wherein the at least one option includes a plurality of features, the method further comprising:

- (a) means for presenting to the user the plurality of features;
- (b) means for allowing the user to select at least one of the plurality of features for the selected option.

74. (Previously presented) A computer system as recited in claim 70 further comprising: means for utilizing a network to display information relating to the provider.

75. (Cancelled)

76. (Previously presented) A computer system as recited in claim 70 further comprising:

- (a) means for presenting to the user at least one insurance provider;
- (b) means for allowing the user to select an insurance provider whose product can be employed to attain the goal.

77. (Previously presented) A computer system as recited in claim 70 further comprising: means for displaying features of the selected option.

78. (Previously presented) A computer system as recited in claim 70 further comprising:

- (a) means for presenting to the user an indicia of desirability for the selected option; and

- (b) means for allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by adjusting the indicia of desirability.

79. (Currently Amended) A computer program embodied on a computer readable medium for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:

- (a) a module for receiving information from a user including information related to a cash flow of the user;
- (b) a module for graphically presenting to the user a plurality of goals based upon the information provided from the user wherein the plurality of goals are related to the cash flow of the user;
- (c) a module for allowing the user to select at least one goal of the plurality of goals;
- (d) a module for presenting to the user a plurality of the user preferences for each selected goal, the user preferences including for each selected goal an adjustable time indicia and an adjustable quality indicia, wherein the adjustable time indicia denotes a time when the user prefers to achieve the goal and the adjustable quality indicia denotes the quality of the goal preferred by the user;
- (e) a module for allowing the user to make an adjustment to user preferences related to one of the selected goals;
- (f) a module for determining an impact of the adjustment on attaining the remaining goals; and
- (g) a module for graphically presenting to the user the impact of the adjustment on attaining the plurality of goals by again presenting simultaneously the plurality of goals as adjusted, wherein module for graphically presenting the impact of the adjustment comprises a module for displaying a plurality of images, each representing a goal, and a module for altering the appearance of at least one of the images to reflect an inverse relationship between the time indicia or the quality indicia of the adjusted goal and the time indicia or the quality indicia of one or more of the other goals.

80. (Previously presented) The computer program of claim 79 wherein the goals are interrelated financial goals.

81. (Previously presented) A computer program as recited in claim 79 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

82. (Previously presented) A computer program as recited in claim 79 wherein the module for allowing the user to make an adjustment further comprises:

- (a) a module for presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal as related to other goals;
- (b) a module for allowing the user to make an adjustment to the priority indicia;
- (c) a module for adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

83. (Previously presented) A computer program as recited in claim 79 wherein the module for allowing the user to make an adjustment further comprises:

- (a) a module for presenting to the user an adjustable time indicia for the selected goal;
- (b) a module for allowing the user to make an adjustment to the time indicia;
- (c) a module for adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

84. (Previously presented) A computer program as recited in claim 79 wherein the module for allowing the user to make an adjustment further comprises:

- (a) a module for presenting to the user an adjustable quality indicia for the selected goal;
- (b) a module for allowing the user to make an adjustment to the quality indicia;
- (c) a module for adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

85. (Previously presented) A computer program as recited in claim 79 wherein the module for allowing the user to make an adjustment further comprises:
- (a) a module for presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;
  - (b) a module for allowing the user to make an adjustment to the favoritism indicia;
  - (c) a module for adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.
86. (Previously presented) The computer program of claim 80 further comprising: a module for creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.
87. (Previously presented) The computer program of claim 86 further comprising: a module for creating at least one offering targeted to the user profile for achieving the goal.
88. (Previously presented) The computer program of claim 87 further comprising: a module for transmitting the at least one targeted offering to the user.
89. (Previously presented) The computer program as recited in claim 88 wherein the transmission of the matched offering to the user is done using a computer network.
90. (Previously presented) The computer program as recited in claim 89 wherein the network is the Internet.
91. (Previously presented) The computer program of claim 87 further comprising: a module for using the user profile information as market intelligence.
92. (Previously presented) The computer program of claim 87 wherein the targeted offering is a financial instrument.
93. (Previously presented) A computer program as recited in claim 87 further comprising:

a module for notifying at least one provider of the suggested targeted offering when the user changes a preference related to attaining one or more of the goals.

94. (Previously presented) A computer program as recited in claim 87 wherein the offering includes at least one of a product and a service.

95. (Previously presented) A computer program as recited in claim 86 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

96. (Previously presented) A computer program as recited in claim 88 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

97. (Previously presented) A computer program as recited in claim 87 further comprising:

a module for storing the targeted offering in a database.

98. (Cancelled)

99. (Previously presented) A computer program as recited in claim 79 wherein each of the goals has a range of options, which can be further selected by the user, the computer program further comprising:

- (a) a module for displaying at least one provider for providing an option corresponding to a selected goal;
- (b) a module for allowing the user to select a preferred provider;
- (c) a module for allowing the user to select at least one option provided by the selected provider; and
- (d) a module for allowing the user to add the selected option to the range of options for the goal.

100. (Previously presented) The computer program of claim 99 wherein each option has a range of features, further comprising:

- (a) a module for displaying the range of options for a goal;
- (b) a module for allowing the user to select one of the options based on the adjusted preference;
- (c) a module for displaying at least one provider for providing an option corresponding to a selected goal;
- (d) a module for allowing the user to select the provider;
- (e) a module for allowing the user to select at least one option provided by the selected provider;
- (f) a module for allowing the user to select at least one feature provided by the selected provider for the selected option; and
- (g) a module for allowing the user to add the selected feature to the range of features corresponding to the selected option.

101. (Previously presented) A computer program as recited in claim 99 wherein a list containing a plurality of providers is displayed and the selected provider is selected from the list of providers.

102. (Previously presented) A computer program as recited in claim 99 wherein the at least one option includes a plurality of features, the method further comprising:

- (a) a module for presenting to the user the plurality of features;
- (b) a module for allowing the user to select at least one of the plurality of features for the selected option.

103. (Previously presented) A computer program as recited in claim 99 further comprising:

- a module for utilizing a network to display information relating to the provider.

104. (Cancelled)

105. (Previously presented) A computer program as recited in claim 99 further comprising:

- (a) a module for presenting to the user at least one insurance provider;

- (b) a module for allowing the user to select an insurance provider whose product can be employed to attain the goal.

106. (Previously presented) A computer program as recited in claim 99 further comprising:

- a module for displaying features of the selected option.

107. (Previously presented) A computer program as recited in claim 99 further comprising:

- (a) a module for presenting to the user an indicia of desirability for the selected option; and
- (b) a module for allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by adjusting the indicia of desirability.

108-122. (Cancelled)

123. (New) A method as recited in claim 21, further comprising generating a profile of the user based on the adjusted user preferences and personal information of the user, wherein the personal information of the user includes information relating to one or more of the age of the user, the marital status of the user, the location wherein the user resides, and a number of children of the user.

124. (New) A computer system as recited in claim 50, further comprising a means for generating a profile of the user based on the adjusted user preferences and personal information of the user, wherein the personal information of the user includes information relating to one or more of the age of the user, the marital status of the user, the location wherein the user resides, and a number of children of the user.

125. (New) A computer program as recited in claim 79, further comprising a module for generating a profile of the user based on the adjusted user preferences and personal information of the user, wherein the personal information of the user includes information relating to one or more of the age of the user, the marital status of the user, the location wherein the user resides, and a number of children of the user.